United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-50713-KMS
Rodney Joseph Dyess Chapter 13

Candace Janette Dyess Debtors

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 3
Date Rcvd: May 20, 2025 Form ID: 309I Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID		Recipient Name and Address
db/jdb	+	Rodney Joseph Dyess, Candace Janette Dyess, 648 Henley Field McNeill Rd, Carriere, MS 39426-8521
5511159	+	BankPlus, Attn: Bankruptcy, 205 E Troy St, Ste 101, Tupelo, MS 38804-4837
5511171	+	Halie Dyess, 831 Cedar Lake Rd, Biloxi, MS 39532-4619

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
acy	Zinab roki, domini e deformistrini.com	May 20 2025 19:30:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: wcuntzcourt@gport13.com	May 20 2025 19:30:00	Warren A. Cuntz T1, Jr., P. O. Box 3749, Gulfport, MS 39505-3749
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	May 20 2025 19:30:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5511156	+ EDI: LCIICSYSTEM	May 20 2025 23:31:00	AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
5511157	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 20 2025 19:37:57	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5511387	Email/PDF: resurgentbknotifications@resurgent.com	May 20 2025 19:37:57	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5511158	+ Email/PDF: bncnotices@becket-lee.com	May 20 2025 19:37:53	American Express, P.O. Box 981537, El Paso, TX 79998-1537
5511160	+ EDI: CAPITALONE.COM	May 20 2025 23:31:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5511161	+ EDI: JPMORGANCHASE	May 20 2025 23:31:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
5511162	+ EDI: JPMORGANCHASE	May 20 2025 23:31:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
5511163	+ EDI: CITICORP	May 20 2025 23:31:00	Citi Card/Best Buy, Po Box 790040, St Louis, MO 63179-0040
5511164	+ EDI: CITICORP	May 20 2025 23:31:00	Citibank, Po Box 790040, St Louis, MO 63179-0040
5511165	+ EDI: DISCOVER	May 20 2025 23:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5511166	Email/Text: ECF@fayservicing.com	May 20 2025 19:30:00	Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680
5511168	Email/Text: collecadminbankruptcy@fnni.com		507++1, Chicago, IL 00060

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District/off: 0538-6 Date Rcvd: May 20		User: mssbad Form ID: 309I	Page 2 of 3 Total Noticed: 41
		May 20 2025 19:30:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5511167 +	- EDI: AMINFOFP.COM	May 20 2025 23:32:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5511169 +	- EDI: PHINGENESIS	May 20 2025 23:32:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5511170 +	- Email/Text: GSBankElectronicBankruptcyl	Notice@gs.com May 20 2025 19:30:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
5511173 +	Email/Text: ebone.woods@usdoj.gov	May 20 2025 19:30:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5511172	EDI: IRS.COM	May 20 2025 23:32:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5511174 +	- EDI: JEFFERSONCAP.COM	May 20 2025 23:32:00	Jefferson Capital, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
5511175 +	EDI: CAPITALONE.COM	May 20 2025 23:31:00	Kohls/Capital One, Po Box 3043, Milwaukee, WI 53201-3043
5511426	Email/PDF: resurgentbknotifications@resu	rgent.com May 20 2025 19:37:57	LVNV Funding, LLC, Resurgent Capital Services,
5511176 +	- Email/Text: EBNBKNOT@ford.com	May 20 2025 19:30:00	PO Box 10587, Greenville, SC 29603-0587 Lincoln Automotive Fin, Attn: Bankrutcy, Po Box
5511177 +	- Email/Text: EBNBKNOT@ford.com	May 20 2025 19:30:00	54200, Omaha, NE 68154-8000 Lincoln Automotive Fin, Attn: Bankruptcy, Po
5511365	Email/PDF: MerrickBKNotifications@Res	urgent.com May 20 2025 19:38:00	Box 542000, Omaha, NE 68154-8000 MERRICK BANK, Resurgent Capital Services,
5511178 +	- Email/Text: Mercury@ebn.phinsolutions.co	·	PO Box 10368, Greenville, SC 29603-0368 Mercury/FBT, Attn: Bankruptcy, Po Box 84064,
5511179 +	- Email/PDF: MerrickBKNotifications@Res	·	Columbus, GA 31908-4064 Merrick Bank, Attn: Bankruptcy, P.O. Box 9201,
5511180 +	EDI: AGFINANCE.COM	·	Old Bethpage, NY 11804-9001
5511181 +	- Email/Text: Contact@PersonifyFinancial.c		One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5512899	EDI: Q3G.COM	May 20 2025 19:30:00	Personify Financial, Attn: Bankruptcy, Po Box 208417, Dallas, TX 75320-8417
		May 20 2025 23:32:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5512900	EDI: Q3G.COM	May 20 2025 23:32:00	Quantum3 Group LLC as agent for, AXIOM ACQUISITION VENTURES LLC, PO Box 788, Kirkland, WA 98083-0788
5512902	EDI: Q3G.COM	May 20 2025 23:32:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
5511182	Email/Text: bankruptcy@republicfinance.c	May 20 2025 19:30:00	Republic Finance, 2415 Hwy 43 S, Picayune, MS 39466
5511183 +	- Email/Text: bankruptcy@bbandt.com	May 20 2025 19:30:00	Sheffield Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078
5511184	EDI: SYNC	May 20 2025 23:31:00	Synchrony, Attn: Bankruptcy, PO Box 955060, Orlando, FL 32896-5060
5511185	Email/Text: bankruptcy@towerloan.com	May 20 2025 19:30:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5511186 ^	MEBN	May 20 2025 19:26:28	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001

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TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name Email Address

Thomas Carl Rollins, Jr

on behalf of Debtor Rodney Joseph Dyess trollins@therollinsfirm.com

jennifer@the rollins firm.com; trollins.the rollins firm.com@recap.email; notices@the rollins firm.com; kerri@the rollins firm.com; breading from the rollins firm.com; trollins firm.com; breading from the rollins firm.com; breading from the rol

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Candace Janette Dyess trollins@therollinsfirm.com

jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion 05. JA. ECF@usdoj.gov

Warren A. Cuntz T1, Jr.

wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:			
Debtor 1	Rodney Joseph Dyess	Social Security number or ITIN xxx-xx-5506	
Debtor 2	First Name Middle Name Last Name Candace Janette Dyess	EIN Social Security number or ITIN xxx-xx-7481	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	
United States Ban Case number: 25	akruptcy Court for the Southern District of Mississippi i–50713–KMS	Date case filed for chapter 13 5/14/25	

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Rodney Joseph Dyess	About Debtor 2: Candace Janette Dyess
2.	All other names used in the last 8 years	aka Rodney J Dyess	
3.	Address	648 Henley Field McNeill Rd Carriere, MS 39426	648 Henley Field McNeill Rd Carriere, MS 39426
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	Warren A. Cuntz T1 Jr. P. O. Box 3749 Gulfport, MS 39505–3749	Contact phone 228–831–9531 Email wcuntzcourt@gport13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday - Friday 8:00 AM - 5:00 PM Contact phone 228-563-1790 Date: 5/20/25

For more information, see page 2

Debtor Rodney Joseph Dyess and Candace Janette Dyess

Case number 25-50713-KMS

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 13, 2025 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Warren A. Cuntz T1 Jr. Zoom video meeting. Go to zoom.us/join, enter Meeting ID 846 854 1179 and Passcode 2798980867, OR call 228–284–4805. For additional meeting information go to www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim	Filing deadline: 8/12/25 T: Filing deadline: 7/23/25
		(except governmental units) Deadline for governmental units to file a proof claim:	of Filing deadline: 11/10/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof not be paid on your claim. To be paid, you must file a proof of claim even if y that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they foliam submits the creditor to the jurisdiction of the bankruptcy court, with core example, a secured creditor who files a proof of claim may surrender im including the right to a jury trial.		not file a proof of claim by the deadline, you might of claim even if your claim is listed in the schedules of whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a context the US Trustee, and all creditors. The plan may contain a most avoid lien. Any objection to the plan or to any motion contains of Court on or before July 31, 2025. Objections will be heard Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Floo otherwise ordered by the court. If no objection is timely filed,	tion for valuation of security and/or a motion to be therein shall be in writing and filed with the Clerk on August 7 , 2025 at 10:00 AM in the Dan M. or, 2012 15th Street, Gulfport, MS 39501, unless
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation or plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing debtor will remain in possession of the property and may continue to operate the business, if any, unless court orders otherwise.		onfirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The	
12	. Exempt property	The law allows debtors to keep certain property as exempt. It distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's ol believe that the law does not authorize an exemption that de deadline.	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.uscourts.gov . If you
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing 1 If you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must recemptions in line 8.	of be discharged until all payments under the plan occllect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § tee in the bankruptcy clerk's office by the deadline. of any of their debts under 11 U.S.C. § 1328(f),